

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Judy Franklin
 Debtor

Case No. 16-15348-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Sep 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2016.

db +Judy Franklin, 259 E. Queen Lane, Philadelphia, PA 19144-1743
 13767578 Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84130
 13767580 +Clx Systems Inc, 8080 Meadowood Dr, Rockford, MN 55373-2103
 13767582 +First National Credit Card/Legacy, First National Credit Card, Po Box 5097,
 Sioux Falls, SD 57117-5097
 13767583 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13767584 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 13767587 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dmo160west@gmail.com Sep 08 2016 01:32:47 DAVID M. OFFEN, The Curtis Center,
 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
 tr +E-mail/Text: notice@ph13trustee.com Sep 08 2016 01:33:35 WILLIAM C. MILLER,
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
 smg E-mail/Text: bankruptcy@phila.gov Sep 08 2016 01:33:22 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 08 2016 01:33:00
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Sep 08 2016 01:33:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Sep 08 2016 01:33:07 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13767576 +EDI: GMACFS.COM Sep 08 2016 01:33:00 Ally Financial, Po Box 380901,
 Bloomington, MN 55438-0901
 13767577 +E-mail/Text: banko@berkscredit.com Sep 08 2016 01:32:53 Berks Credit & Collections,
 Po Box 329, Temple, PA 19560-0329
 13778116 +EDI: CHRM.COM Sep 08 2016 01:38:00 Chrysler Capital, PO Box 961275,
 Fort Worth, TX 76161-0275
 13767581 EDI: WFNNB.COM Sep 08 2016 01:38:00 Comenity Bank/Victoria Secret, Po Box 18215,
 Columbus, OH 43218
 13767586 +EDI: DRIV.COM Sep 08 2016 01:38:00 Santander Consumer USA, Santander Consumer USA,
 Po Box 961245, Fort Worth, TX 76161-0244
 13767585 +EDI: CHRM.COM Sep 08 2016 01:38:00 Santander Consumer USA, Po Box 961275,
 Fort Worth, TX 76161-0275

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13767579* Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84130

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Judy Franklin dmo160west@gmail.com, davidoffenecf@gmail.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroupp@kmlawgroup.com,
 bkgroupp@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	Judy Franklin	Social Security number or ITIN	xxx-xx-9239
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 7/28/16
Case number:	16-15348-jkf		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Judy Franklin	
2. All other names used in the last 8 years		
3. Address	259 E. Queen Lane Philadelphia, PA 19144	
4. Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 9/7/16

For more information, see page 2

Case number 16-15348-jkf

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.